

# Short Term Disability



Employer-provided short-term disability (STD) insurance pays approximately 40 to 60 percent of the employee's weekly gross income.



Coverage starts 1-14 days after an employee suffers a condition that leaves them unable to work.



Disability income may or may not be subject to income tax, depending on whether the policy was funded with pre-tax or after-tax dollars.



Generally, employers offer short-term disability coverage as a benefit.



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